



HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



December 31 Balance	\$1,060,854		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$1,053,735		Jan Revenues	\$1,053,735
Employer Premiums	880,761		Jan Expenses	\$652,196
Employee Premiums	143,254		Jan 31, 2009 Balance	\$1,462,393
Other Revenues	29,720			
Total Expenses	\$652,196		YTD Gain/(Loss)	\$401,539
Week 1 Claims	1,258			
Week 2 Claims	145,327			
Week 3 Claims	200,059			
Week 4 Claims	108,847			
Rx Claims	110,055			
Other Expenses	86,650			
Monthly Gain/(Loss)	\$401,539			
January 31 Balance	\$1,462,393			

Off to a Good Start?

In January 2009, revenue exceeded expenses by more than \$400,000. Sounds good, doesn't it? What that statement doesn't tell you is that total expenses for January 2009 (\$652,196) increased 46% from January 2008 (\$446,655).

Revenue is also up a whopping 72%, from \$612,972 in January 2008 to \$1,053,075 in January 2009, partly due to a 5% increase in premiums, but largely because of the third payroll in January. Last year, the extra paycheck didn't come until February. Thus, this apparent surge in revenue is largely meaningless.

Although premiums are up 5%, the cost for employees increased only 3%. Any employee who filled out the Health Risk Assessment at a wellness meeting and qualified for the \$5 per pay discount is actually paying less in 2009 than he or she did in 2008.

The bottom line is, it's too soon to tell what kind of year we will have in 2009. One thing is clear—we will all have to make wise lifestyle decisions, practice preventive healthcare and use healthcare services judiciously in order to do as well as we did in 2008.

New Year, New Rules

Remember, there have been some changes to the plan in 2009. Copies of the plan document are available at the City website (www.carmel.in.gov) and the BAS web site (www.benadmsys.com). Or you can receive a paper copy upon request from Human Resources. Be sure to review the plan document before you schedule treatment to avoid unpleasant surprises.

Dining Out Need Not Mean Losing Control

Many of us do a fine job of managing what we eat at home, but lose control in a restaurant, because we are tempted by too many choices or because it's too hard to assess the nutritional value of food without labels.

The registered dietitians at Spectrum Health Systems offer the following dining out tips.

1. Plan ahead: Do not skip a meal before going to a restaurant. You will eat more. To maximize hunger control, eat sensibly throughout the day and enjoy a small snack on your way to the restaurant. And it may help you to review the menu and make selections ahead of time, before you are bombarded by tempting sights and smells. Most chain restaurants have their menus available online.
2. Prioritize: We all have favorite foods, so keep your priorities in order. If you go to a particular restaurant for the fajitas, skip the rice and beans. Those are just fillers. If the chocolate cake is to-die-for, eat a light dinner. Don't eat food just because it's there.
3. Sweat the Small Stuff: The little things count, and can turn a healthy meal into a fat and calorie laden nightmare. Try low-fat dressings, and ask for them on the side. Ask for your sandwich without mayonnaise. Switch to diet soda, water, skim milk, black coffee or tea. Avoid adding butter to bread—it's probably very tasty by itself. Ask for the chips and salsa to be removed from the table.

Be prepared to spend more time with your waiter or waitress. OK, maybe you don't want to be on a first-name basis with Jared or Nicole, but don't be afraid to ask questions about the content and preparation of specific dishes, and request changes to make your meal healthier. Remember, you are the customer. These are questions you might want to ask after reviewing the menu:

- How big is the portion?
- Can I order a smaller portion or a child's portion?
- Can you serve me an appetizer as an entrée?
- Can you put half the meal into a to-go box?
- How is the dish prepared?
- May I have this item prepared differently (e.g., steamed, baked or broiled rather than fried)?
- May I have my vegetables and potatoes without butter or cheese?
- Are there light sauces or low-fat dressings available?
- Will you serve the sauces and dressings on the side?
- Can I make a substitution (e.g., wheat bread instead of white, or baked potato (or sweet potato) instead of French fries)?
- May I see the nutritional value of this meal? (Some chain restaurants may make this information available online.)

If you like the healthy choices on a restaurant's menu, let the manager know. If you want more low-calorie, low-cholesterol choices, say so. Restaurants, like any business, offer what their customers want. They only know what you want if you tell them.